

BY SPEED POST WITH AN ACKNOWLEDGMENT CARD

**NOTICE FOR SALE OF IMMOVABLE SECURED ASSETS UNDER THE SECURITY
INTEREST (ENFORCEMENT) RULES, 2002**

JMFARC/Equitas/Sale/2026-27/July-26/331

Date :13.07.2026

Loan Account No.	EMFDINDI0041100/ELPDINDI0041353 [700005762119 /700005771222]
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1. <u>MR. A. RAYAPPAN S/o Mr. Arulappan (Borrower/Applicant & Mortgager)</u> Having Address : Door No. 1/60, Nadar 1st Lane, Mettupatty, Dindigul – 624 001. Tamilnadu. Also at, 87 B, Kaliyamman Kovil Street, Mettupatty, Dindigul – 624 001. Tamilnadu Also at, ARULAPPAN MARAKADAI, Shop No. 2, Hindu Vanniar Mahal, Opposite Mettupatty Sandai Pettai Road, Dindigul – 624 002. Tamilnadu	2. <u>MRS. R. SIRUMANI, W/o, Mr. A. Rayappan (Co-Borrower/Co-Applciant)</u> Having Address : Door No. 1/60, Nadar 1st Lane, Mettupatti, Dindigul – 624 001. Tamilnadu.
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WITHOUT PREJUDICE

Dear Sir/Madam,

Notice for sale of secured immovable asset under Rule 8(6) of the Security Interest (Enforcement) Rules, 2002 (“Enforcement Rules”) possession of which has been taken over under Section 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (“SARFAESI Act”) read with the aforesaid Enforcement Rules.

1. **WHEREAS**, the Authorized Officer of ESFBL under the SARFAESI Act and in exercise of powers conferred under Section 13 (12) of the aforementioned act read with Rule 3 of the

JM Financial Asset Reconstruction Company Limited

Corporate Identity Number: U67190MH2007PLC174287

Regd. Office: 7th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025.

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Corporate Office: Unit No. 21, 22, 2nd Floor, Lloyds Centre Point, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025.

Enforcement Rules, issued demand notice dated **28-05-2024** calling upon **MR. A. RAYAPPAN** (Borrower/Applicant & Mortgager), **MRS. R. SIRUMANI**, (Co-Borrower/Co-Applcant) to repay the amounts as mentioned under the aforesaid notices, being as on **27.05.2024** together with interest at contractual rate and expenses, costs, charges etc., due thereon till the date of payment within 60 (Sixty) days from the date of receipt of the aforesaid demand notice.

2. **AND WHEREAS**, Equitas Small Finance Bank Limited (“**ESFBL**”) assigned the financial assets pertaining to the Borrower along with all the rights, title, interest and underlying security interest created therefor in favour of JM Financial Asset Reconstruction Company Limited, acting in its capacity as trustee of EB Retail 2025 -Trust (“**JMFARC**”) vide assignment agreement dated **30.09.2025**
3. **AND WHEREAS**, the aforementioned Borrower(s), Co-borrower(s) and Mortgagor(s) having failed to repay the outstanding dues or any part thereof as mentioned in the aforesaid demand notice, the Authorised officer of secured creditor took over the Physical possession of the Said Properties under Section 13(4) of the SARFAESI Act read with Rule 8 and other applicable rules of the Enforcement Rules on **28.11.2024**.
4. In exercise of the powers conferred under Section 13(4) of the SARFAESI Act, read with Rule 8(5), Rule 8(6) and other applicable rules of the Enforcement Rules, notice is hereby given to you that the Said Properties shall be sold by the Authorised Officer of JMFARC on “**AS IS WHERE IS**”, “**AS IS WHAT IS**” AND “**WHATEVER THERE IS**” basis by way of public auction (through e-auction) after the expiry of 15 (**Fifteen**) days from the date of this notice.

Please find below details of Public Auction:

Amount of secured debt as on Date: 08.07.2026	LAN		FC Amount	TOTAL
	EMFDINDI0041100	700005762119	3199502	₹ 33,09,826
	700005762119			
	ELPDINDI0041353	700005771222	110324	
	700005771222			
	Rs. 33,09,826.00/- (Rupees Thirty Three Lakhs Nine Thousand Eight Hundred and Twenty Six Only)			



Description of the Said Properties	As per SCHEDULE given below	
Reserve price (In Rs.)	Rs. 18,22,500/- (Rupees Eighteen Lakhs Twenty Two Thousand Five Hundred Only)	
Date and time of public auction	On 04.08.2026 between 11.00 AM to 11.30 AM	
Venue	Company Name	C1 India Private Limited
	Name of Representative	Mr. Prabakaran.M
	Email Id	tn@c1india.com & support@bankeauctions.com
	Contact No	[+91] 7418281709
	Site	https://www.jmfinancialarc.com/Home/RetailAssets & https://www.bankeauctions.com
Earnest Money Deposit (In Rs.)	Rs. 180000/- (Rupees One Lakhs Eighty Thousand Only) <u>LAST DATE OF BID SUBMISSION:....., BEFORE 4.00 P.M.</u>	
Inspection of the said Secured Assets	20.07.2026 to 31.07.2026 - 10.00 AM to 04.00 PM. (Contact Nos: Mr.Kandavel- [+91] 9500895888.	
Last date for submission of online application for BID with EMD	03.08.2026	

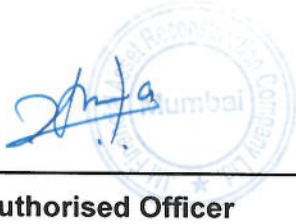
SCHEDULE

Description of the Said Properties
In Dindigul R.D., Nagalnayakkenpatty Sub-Registrar Office, in Dindigul Town, in Ward no: 5, in Mettupatty Therkoor Extension Area, in Murugan Kovil 3rd Lane in T.S.No: 1442/5 in which the house site along with RCC terraced house bearing with Door no: 179/A thereby assessed to old tax by assessment no: 078/63930 to the New Tax assessment No: 078/046/00837 is bounded by West by : House site of Amalaraj East by : House site sold by Mookan North by : Northern portion of Plot no: 1 purchased by Michel Selvaraj South by : 15 feet breadth east-west road Within which the said house site is by having the measurement of east-west on both sides with 15 feet's, north-south on both sides with 31 feet's to the total of 465 sq.fts or 43.20 sq.mtrs in which RCC terraced house had been constructed along with all amenities also provided with the electricity connection by the S.No: 1978 and along with all other usual rights thereon. Together with all buildings and structure attached to the earth or permanently fastened to anything attached to earth, both present and future and all easementary/ mamool rights annexed thereto.



Attention is drawn of the Borrower(s), Co-borrower(s) and Mortgagor(s) to sub-section (8) of Section 13 of the SARFAESI Act for the time available to redeem the above-mentioned Said Properties.

Yours faithfully,

A handwritten signature in blue ink, appearing to be "S. M. A.", is written over a circular blue stamp. The stamp contains the text "JM Financial Asset Reconstruction Company Limited" and "Mumbai" around a central star.

Authorised Officer

For JM Financial Asset Reconstruction Company Limited
acting in its capacity as trustee of EB Retail 2025 – Trust